



Dryden Mutual Insurance Company

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Target Market Product Profile **CHILD DAY CARE - INCIDENTAL** Personal Lines

Please Note: NY State offers Family child day care licenses, as well as Group child day care licenses. Dryden Mutual will not provide any coverage for Group child day care.

TARGETED TYPES

Licensed Family child day care operations in an owner occupied house, farm or manufactured home with a maximum of 8 children

Preference for day care operations licensed by New York State, but consideration given on informal operations with prior approval

Well maintained residence structures insured to either ACV or Replacement Cost

Centrally heated houses

UNDERWRITING CONCERNS

No nursery schools

No Group child day care licensed operations

No more than 8 children in a family day care

No prior binding authority on unlicensed informal day care operations

Any major criticism on condition of the dwelling

No woodstoves, no free standing space heaters of any variety

No in ground or above ground pool, no ponds or waterfront property unless fenced with locking gates

Absolutely no trampolines

Pet dogs on premises with any history of biting or breeds of dogs known for vicious propensities unacceptable

Lack of handrails on steps

DRYDEN MUTUAL PROGRAM FEATURES

- All URB Homeowner, manufactured home, and Farmowner forms are available.
- ML-326 Incidental Business Exposures (Day Care Class 3) provides CPL extension with incidental products included, ML-59 Lead Liability Exclusion is Mandatory
- Rating charge is automatically for the maximum of 8 children permitted by license.

Edition: 3/30/09

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